

# get to know your Core Value Plan



## How it works!

Your plan pays providers based on a multiple of the Medicare reimbursement rate<sup>1</sup> for each service you receive. There is no network<sup>2</sup>, so you can go to any provider you want. Here's how it works:

### 1. Seek Care

You can go to any doctor or hospital<sup>2</sup>; simply show your Medical ID card to the provider.

If they have any questions, they can call the Customer Service number on the back of your card.

### 2. Receive Your EOB

You will receive an Explanation of Benefits (EOB) showing your Patient Responsibility. This includes copays, coinsurance, charges for non-covered services, and deductible amounts.

### 3. Review Your Bill

Your provider will send you a bill for any amounts due to them. This bill should not exceed the Patient Responsibility as shown on your EOB.

### 4. When to Call

If your bill shows an amount that exceeds the Patient Responsibility on your EOB, call the MAP Team immediately.

**888-306-0905**

### 5. The Team Gets to Work

MAP will work with your provider to resolve any inconsistencies on your bill. Afterward, you'll receive a letter explaining the resolution.

### The Member Advocacy Program<sup>3</sup> (MAP) is here to:

- Answer questions about billing.
- Clarify your EOB.
- Find providers.
- Help you understand your benefits and how to use your plan.

**Call at 888-306-0905**

<sup>1</sup> Or a derived equivalent of the Medicare reimbursement rate. <sup>2</sup> Pharmacy benefits and transplants still rely on the use of network providers. <sup>3</sup> Non-covered services and certain other charges are not eligible for the program.

The Self-Funded Program through Allstate Benefits provides tools for employers owning small to mid-sized businesses to establish a self-funded health benefit plan for their employees. The benefit plan is established by the employer and is not an insurance product. For employers in the Self-Funded Program, stop-loss insurance is underwritten by: Integon National Insurance Company in CT, NY and VT; Integon Indemnity Corporation in FL; and National Health Insurance Company in WA, CO, and all other states where offered.